COFFEE PLANTATION LABOURERS:

A SOCIO-ECONOMIC STUDY IN KODAGU DISTRICT OF KARNATAKA

SYNOPSIS OF THE THESIS SUBMITTED TO MANGALORE UNIVERSITY FOR THE AWARD OF THE DEGREE OF DOCTOR OF PHILOSOPHY IN COMMERCE

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1.0 INTRODUCTION

The basic requirements of human beings are food, clothing and shelter. Generally, people want to lead a secured life particularly those who are exposed to risks want to protect their lives from various types of risks. In day-to-day life, a human being has to face numerous risks and uncertainties with regard to cost, loss or damage. The loss or damage may be related to `either financial or non-financial loss in a dynamic and free economy and in life such risks are inevitable. In this concern, the socio-economic factors are playing a vital role for the survival of human life against the uncertainty of risk or any unfavorable event.

Nature has blessed India with diverse agro-climatic conditions that are conducive for growing different crops almost round the year. Indian agriculture contributes major part of Gross Domestic Product. Coffee plantation sector serves various services to the customers in providing variety of beverages to end users; particularly Coffee plantation from Kodagu provides valuable products of individuals against their taste, quality, and price expectations of their stakeholders. Coorg Coffee is unique in one aspect.

As an indicator of economic contributor, it is incomparable. No other mode of plantations can provide, what is provided by Kodagu Coffee products. But, social status of Labourers of Coffee plantation in Kodagu is not as good as others. It is a permanent inevitable sorrow still exists in their community. "Working conditions and terms of employment in the TATA Coffee plantations neglected issues in Kodagu" (CIVDEP Report on Occupational Health and Safety).

1.1. Coffee plantation – Socio-Economic Conditions

In India, a growing-coffee was primarily started by an Indian Muslim saint, Baba Budan, who smuggled seven coffee beans by hiding them in his beard from Yemen to Mysore in India. He fixed them on the Chandragiri Hills (1,829 meters (6,001 ft)), now named after the saint as Baba Budan Giri ('Giri' means "hill") in Chikkamagaluru district. This was the commencement of the coffee business in India. Coffee-growing in shade regions of Western Ghats has touted the world over as one of the most diverse forest environments on the planet earth. Indian coffee is known to be the world's finest shade-grown 'mild' coffees", and it grows all of its coffee under dimness.

Coffee production in India, lead in the prominence areas of South Indian state, with Karnataka conquered for 71%. Indian coffee is believed to be the supreme coffee grown in the gloominess pretty than direct sunlight anywhere in the biosphere. There are almost 250,000 coffee planters in the country; 98% of them are small planters. Indian coffee, grown mostly in southern states under monsoon rainfall environments, and is also characterized as “Indian monsoon coffee". Its flavour defined as one of the eminent Indian coffee influences the flavour presences of Pacific coffees, but at its worst, it is simply bland and uninspiring. The two eminent classes of coffee grown are the Arabica and Robusta. Prominently, Arabica coffee was popular.

Two major challenges facing by coffee planters in Kodagu is, once, harvest season starts Coorg coffee planters have more issues relating to labour scarcity. Coffee is an extremely labour incentive crop, requires on average requires 400 man-days per hectare per year for Arabic crop and 300 man-days per hectare per year for Robusta.

Another major issue is, during the time of rainy season most of the parts of Kodagu will be destroyed and most of the area of the coffee plantation will be dissolved. As per the report, the proper extent of damage to the standing crop is yet to be gauged, but according to preliminary estimates of the Kodagu district administration around 1,02,034 hectares of coffee estates have been smashed.

1.2 Socio-Economic status of Coffee Plantation labourers in Kodagu district:

The Kodagu district has been giving tremendous business occasions to ranch worker, who resides in Karnataka and south Indian states of the nation. It is proof that any given day during peak season, one can discover migrants from Assam, Bihar, Mysore and West Bengal making up the labour force as they discover Kodagu worthwhile and safe home compared with their home states. Coffee cultivation in Kodagu is unique in the sense that, it is generally subject to work without automation. Consequently, work issues have an immediate bearing on production and economy of Kodagu. The financial parts of the plantation workers are indispensable from the part of by and large human improvement of the district.

Plantation workers are unorganised and their living and working conditions are poor compared with workers working in other coordinated areas. In the estate area, workers have been confronting numerous issues, for example, clean

consideration, no legitimate drinking water facilities, and no appropriate medical services.

They live in extremely blocked houses and they are not given any government-backed retirement schemes like protection and benefits, no legitimate retirement plans. Plantations have been experiencing a lack of workforce, because the new age isn't eager to chip away at the manor, because of access to higher education.

Plantation workers are unorganized; they can't battle for their privileges. The day to day environments of estate workers was not quite the same as in different sectors. The small grower likewise looks for labourers as perpetual workforce and makes a few arrangements for their education, lodging, and health. Coffee ranch workers have been expanding steadily in Karnataka district since 2002.

Especially, in Kodagu area, plantation workers have been getting greater openings compared with different parts of the state. The everyday number of people utilized in coffee plantation has expanded since 2002.

1.3 Challenges of Coffee Cultivation Estate Workers:

The coffee plantation is the backbone of Kodagu's economy. Throughout the long term, the territory under this harvest has expanded impressively. At present, around 1 lakh hectares of land in the area is under coffee cultivation. Coffee cultivation development in Kodagu is exceptional as in; it is generally subject to work since automation isn't achievable in its hilly landscape.

In this manner, labour issues are serious issues in the coffee cultivation and the economy of Kodagu. The social and healthiness viewpoints identified with the plantation workers are essential from the part of large human advancement of the area.

Although mechanization has begun in coffee cultivation around the globe (obviously in Robusta ranches), because of the undulations in Kodagu, automation has not prevailed here. Henceforth, from the point of view of proprietors, reliance on work for basic exercises of coffee production is inescapable in the area. Grower states that during peak seasons, they are helpless. Henceforth, Kodagu shows an arrangement of motivating forces and openings for nearly all year work to urge workers to be accessible for the grower at whatever point they need, and simultaneously, make a level playing field among various kinds of workers.

Plantation owners are broadly categorized into three such as private plantation companies, medium-large coffee planters and small coffee planters.

These 3 categories of plantations operate by employing labourers using two types of labour arrangements. The primary sort of arrangement is the permanent labour, wherein, the workers stay inside the estate itself, in what is called 'line houses'. In this arrangement, all workers are paid a fixed day by day compensation of Rs 345 for each individual. They are provided with all essential amenities and job stability, Group Insurance, Provident Fund, determined yearly holidays, fixed timings for work and so on. The minimum wage rates, the mandatory deductions, savings and employer contributions are based on the Plantation Labour Act. Labourers recruited in this process are termed as plantation workers and are not considered as agricultural labours according to the Census definitions.

The second kind of labour arrangement is the on-demand labour, which is called as Changuli locally. In this arrangement, the grower doesn't need to pay an additional amount to the labourers and gets them to work just when required.

The workers are allowed to negotiate the wage and work pattern in this. Along these lines, the worker's compensation, work plans and different incentives for this type of temporary employment fluctuate as indicated by seasonal demand and ability of the worker. It ranges between Rs 300 to Rs 1000, the huge privately owned business estates appear to embrace the perpetual model of labour arrangement since it gives a superior method of planning and investing among different plantations.

2.0 REVIEW OF LITERATURE

D. D'haeze, J. Deckers, D. Raes, T.A. Phong, H.V. Loi (2005), Environmental and socio-economic impacts of institutional reforms on the agricultural sector of Vietnam Land suitability assessment for Robusta coffee in the Dak Gan region, this paper mainly deals with the swift development and examine the consequences in environmental and community stipulations. Dak Gan commune was chosen as an objective region for the examination of its ordinary resources, land use pattern and land cover changes for 3 most important reasons. The objective of the study is to draw attention to the effect of neighbouring institutional reforms and trade liberalization on ordinary resources administration and to give confirmation for the speedy ecological turn down in a target region representative of the Central Highlands. From the

finding, it has been identified that leisure of the laws on land relocation and agricultural privatization gave farmers the right to decide for themselves related to the profitable land-use system. The author has concluded that institutional reforms at the national level – the transition of a centrally-planned towards a free-market economy, employing demographic and socio-economic tools and legislation towards land tenure – have accelerated the development of the small-holder, privately-owned Robusta coffee sector in Vietnam.

Wal, S.V.D. (2008) studied the condition of people in Kenya tea enterprise he founds that the state of affairs of tea employees in Kenya is equal as the others plantation region. Estate homes are overcrowded, bad living condition, sexual exploitation of women is general advertising, and employment is essentially based totally on ethnicity.

A.N. Chethana, N. Nagaraj, P.G. Chengappab and C.P. Gracy(2010), Geographical Indications for Kodagu Coffee – A Socio-economic Feasibility Analysis, data has been collected of 12 villages located along the Cauvery basin, were selected through cluster sampling and in the next stage In the second stage, the survey numbers of the study villages were composed of the concerned revenue office. The primary data from thirty-five planters were composed during February to March 2008, about the agricultural year 2007-2008, using pretested Schedule. The simple tabular analysis was used to evaluate the dark intensity, output, and profits from coffee, and the gains and thrashing of coffee production at high and low shades were worked out to guess the price-quality for high shade-grown coffee.

Dr Kulamani Padhi (2007), Agricultural Labour in India - A Close Look, the predominant objective of the study is, Five Year Plan to ensure fuller opportunities for work and better living to all the sections of the rural community and, in fastidious, to help out agricultural workers and backward classes to come to the stage of the rest. It has been identified that agricultural workers represent the most abandoned group in the Indian rural constitution. Workers hold no skill or guidance, they have no substitute service opportunities either and a great number of workers belong to scheduled tribes and scheduled castes. Agricultural labourers, especially in smaller villages away from towns and cities, are generally unskilled workers carrying on agricultural operations in the centuries-old traditional wages. Most of them, especially those in small isolated villages with around 500 populations, may not have even heard

of the modernization of agriculture. Agricultural labourers are not organized like industrial labourers. They are illiterate and ignorant.

B. R. K. Sinha (2010), Working Conditions of Agricultural Workers: A Reflection Of Socio-Economic Status, it has been cited that huge segment of the agricultural labours leftovers occupied agricultural activities at the time of thirst, hunger, pregnancy (women) and even despite their distasteful state of health, both physical and mental. Most of the agricultural labourers work more than standard hours and also having half-fed. The objective of the study is to understand the working condition of the agricultural workers and to analyze the pattern of working conditions at age, sex, social group, and income levels. This study is fully based on the primary data collected at the household level from nine sample villages. The author has concluded that the numbers of various age group people working conditions are undesirable and most of the workers belong to a lower-income group. Therefore the Researcher has suggested that there is a need for improvement of proper work culture.

Nidhi Dwivedy, Challenges faced by the Agriculture Sector in Developing Countries with special reference to India, authors have attempted to understand the history and characteristics of the Indian agriculture sector and also the problems and challenges faced by Indian agriculture division in scrupulous and rising nations is universal. It has been noted that illiteracy, poor socioeconomic status, lack of technical, small land Holdings, knowledge and awareness, modernization leading to barren land, and disasters leading to rural poverty are the major challenges and Natural disasters and human-induced ecological dilapidation are directly connected with enhanced farming systems. Farming apparatus and infrastructure are inadequate outside the state of Haryana and Punjab because, most of the farms are diminutive, the farmers cannot have enough money for irrigation systems that would amplify efficiency. It has been identified that not only India facing these problems

Shapan Chandra Majumder Sanjay Chandra Roy(2011), Socio-economic Conditions of Tea Plantation Workers in Bangladesh: A Case Study on Sreemongal, it has been cited that most of the countries tea have become a significant product relating to export earning and job. From this study, it has been founded that Bangladesh produces about 55-60 million kg of tea annually and with this, it stands in the 10^{th} position out of 30 tea-producing countries in the universe. The study finds

that the working situation for pickers is habitually deprived, with the low job, low wages, and income security, discrimination along ethnic and gender lines, lack of protective gear, and inadequate basic facilities such as housing and sometimes even drinking water and food. The author tried to recognize the current socio-economic problems confronting the tea industry workforce of Bangladesh and thus provides recommendations to resolve the troubles.

Zia-ur-Rehman, Dr Ajaz Ali Wassan, M Khyzer Bin Dost (2012), Socio-Economic Problems of Farmers In Pakistan: Focused Area Tauluka Pano Akil District Sukkur, the objective of the study is to understand on socio-economic conditions of Farmers in the said district was undertaken with the prime objective to focus on the existing position of Farmers in the field of agriculture. The type of this research is Exploratory based on qualitative and quantitative method conducted the first time on this topic in this endemic area through an interview schedule containing close-ended questions. The sampling method has been used and participants were from Pano Akil city and villages of Pano Akil city. The researcher has concluded that Institution credit loan provides loan only to landlords and business class people but do not help from with this regards and another problem is there are no research centers in their communities hence they are unaware of many techniques and Schemes introduced by the government.

Aneesa Masood, Nazima Ellahi, and Zamara Batool (2012), Causes of Low Agricultural Output and Impact on Socioeconomic Status of Farmers: A Case Study of Rural Potohar in Pakistan, qualitative evaluation has been carried out to discover the reasons for short productivity in the agriculture sector, and finding its effects on the socio-economic conditions of the farmer. The researcher followed a questionnaire survey for the farmers residing in the Potohar region of rural area. A sample of 100 respondents has been selected, and SPSS software had been used for the analysis of information. It has been cited that low agricultural productivity builds an unconstructive thought on the economic status of farmers, it results in great trouble in the standard of living of a huge number of people. It has been demonstrated that if agriculture does not give a fruitful return then it will impact the livelihood of the farmer. The author had been concluded that the higher growth rate for the agriculture sector is very important for a fast overall enhancement of the economy, constancy, macroeconomic, employment generation, and decrease in rural deficiency.

Thapa, N. (2012) analyzed the human development status of tea plantation worker in West Bengal in phrases of schooling, fitness, employment, and basic amenities. She surveyed two hundred families within the Darjeeling district from three classes, particularly permanent worker, casual employee, and self-employed small growers. She observed that the permanent employee and informal employee both were worse off in phrases of small growers.

Sinnathurai, V., & Březinová, O (2012) in their study analyzed the prevalence of poverty within the tea property area using econometric equipment. The tea country region is the most important contributor of forex reserve within the Sri Lankan economy. however, the folks who are working for the fulfillment of the tea property experience a variety of financial and social constraints compared to the other region. there may be giant poverty a number of the tea estate labour, main to a decrease widespread of living. besides, this there also exist mass illiteracy and shortage of get entry to to the land and water resources. The estates are poorly connected to the city middle and their troubles are unsolved due to the lesser political voices amongst them.

Chikkala Kranthi Kumar(2012), The Impact of Tobacco Cultivation on Dalit Agricultural Labourers in Prakasam District of Andhra Pradesh, India, the study indicates the consequences of the economic and educational amend between the Dalits of Karavadi. It has been identified that the cultivation of tobacco that includes a large number of labour has concerned the left political parties for the increase of their philosophy and employment of party labourers. It has been noted that the expansion of educational institutions in the village and the economic enhancement together assist the Dalits to declare their political and economic privileges in the village. The objective of the study is to recognize the effect of tobacco cultivation on Indian rural culture – predominantly the agricultural labourers in Andhra Pradesh. Study shows that the tobacco workers in Karavadi village have enhanced their socioeconomic status and stopped the traditional dealings with the landlords whereas, in Veerabahadrapuram, where there is no tobacco cultivation, the agricultural workers carry on to depend on farmers traditionally.

Majumder, S.C. & Roy, S.C. (2012) investigated the socio-economic scenario of tea lawn employees in Bangladesh. The tea industry in Bangladesh constitutes about three.three percent of total employment within the us of a. however,

they may be the maximum disadvantaged groups in Bangladesh. most of the employees in tea property are non-Bengali's who were delivered up right here with the aid of the British agency centuries ago from Bihar, MP, Uttar Pradesh and different places of India to work inside the tea plantations. The situation of the employee very pathetic. Their wages are low, that it isn't always even sufficient to fulfill their primary wishes. The control presents them a 222 squareft area for every everlasting worker, wherein approximately greater than five human beings are living. The houses are in deplorable situation, for the duration of the wet season, the rainwater enters their residence through the leaky roof. Almost all the homes made of mud wall and the roof made of leaves. within the tea lawn majority of the employee use unhygienic sanitation facilities. The fitness popularity of the workers is deteriorated and are prone to diseases. The employees do not have get entry to to fashionable scientific centers. the child and infant mortality charge amongst the employee have been twice the countrywide common. within the tea garden,many woman workers face sexual harassment. A huge range of child labourers are engaged in the tea garden, many people take their kids with them to the garden in order that their profits may growth. The intake of alcohol is not unusual in the property, and even the tea property owner affords alcohols to them.

D.M.A.P. Disssanayake, Wasana Wijesuriya, H.M.L.K. Herath and P.K.K.S. Gunaratne, Socioeconomic Status of Smallholder Rubber Farmers in the Moneragala District, the objective of this study is to evaluate the socio-economic situation of the farmer of rubber plantations. A questionnaire survey was done to collect the household and rubber relevant data and from the finding, it has cited that more than fifty percent of the farmer had a primary level of education. The higher percentage with a monthly income of less than Rs. 10,000 should also be regarded as a bottleneck for the adoption of recommended technologies and proper monitoring methodologies need to be adopted in the disbursement of subsidies to minimize resource wastage**.** This study covered 7 DS divisions in Moneragala district. Data from Dombagahawela which represented the DS division, Siyambalanduwa was removed from analysis due to lack of data

J. Van den Berg (2013), Socio-economic factors affecting adoption of improved agricultural practices by small scale farmers in South Africa, The objective of this research was to gather data on socio-economic status and farming practices

that could influence acceptance of superior agricultural exercise. These paper places of interest the significance of cherishing the complexity of agricultural systems into which progress agencies and researchers want to bring in better technologies. The surveys had been carried out in dryland and irrigation systems in Limpopo province of South Africa were used to describe the farming communities and recognize variables that may influence the implementation of better crop production practice. Surveys concerned with 367 farmers in seven villages between 2000 and 2003. It has been identified that there were no considerable relations between embracing enhanced technologies and farmer age, off-farm income and cultivation methods.

2.1 Research Gap

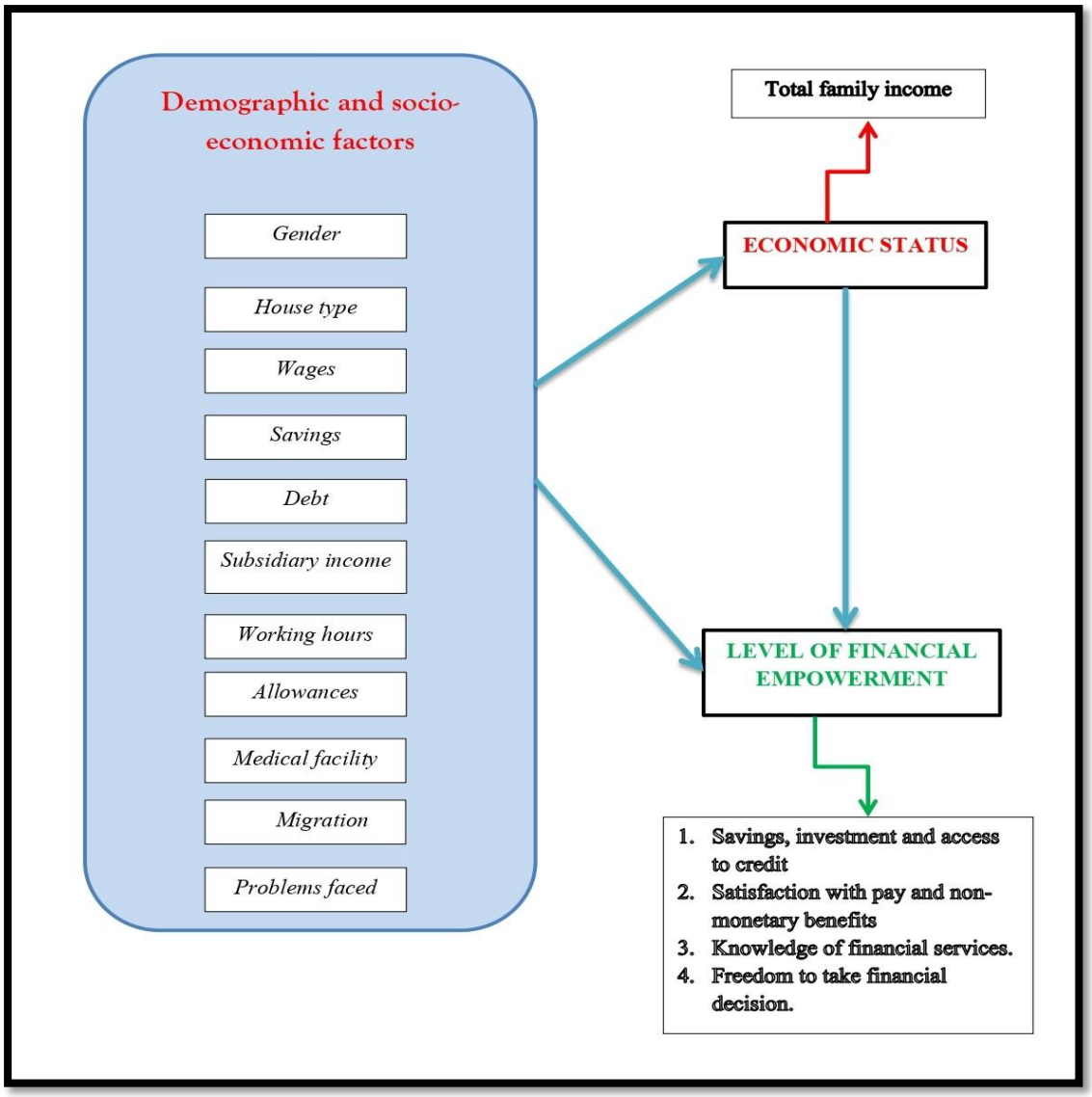
After reviewing the literature, the following gaps identified:

A literature review shows that many studies concentrated on women workers in plantation sector. There are some studies which have attempted to understand the coffee plantation from farmer's point of view. Most of the studies highlighted only socio-economic status of the different plantation workers. This socio-economic condition varies in different locality. Kodagu is well known for coffee and various types of workers are engaged in plantation work. Despite planters enjoying high returns from coffee production, the benefits have not trickled down to the exploited toiling labour class who continue to lead abysmal lives amidst miserable living conditions/ standards often lacking basic amenities. No study has yet been about the testing of theoretical model drawn on influence of socio-economic factors, financial capability, problems faced by the workers and migration in coffee plantation sector of Kodagu district. To bridge this gap, the present study "COFFEE PLANTATION LABOURERS- A SOCIO-ECONOMIC STUDY IN KODAGU DISTRICT OF KARNATAKA" is undertaken.

2.2 CONCEPTUAL FRAMEWORK OF THE STUDY

Based on previous studies, researcher has drawn a model for the study is given below:

Figure 1: Conceptual framework Model



The conceptual framework of the study illustrate the relationship between the demographic, social, economic factors on measuring financial empowerment, problem faced by the workers, reason for wage discrimination and reason for migration.

3.0 STATEMENT OF THE PROBLEM

Labourer's satisfaction is the best indicator of how likely labourers will make a self-fulfillment platform in the future. All the business enhancements, profit, status, image etc. of the organization depends on management view. Hence it is important for all the organizations to meet the entire Labourers expectations and identify that they are satisfied labour. The Kodagu Coffee plantations of Karnataka are not exemption in this regard.

In India, coffee plantation has a tremendous growth. Since 1834, the South Indian coffee growing industry was completely in the hands of British. Later, migrants from Europe settled there in Kodagu, Karnataka realizing the significance of the sector in economic empowerment of the nation.

The Government of India has opened it to the private players with the objective of creating moral support to the farmers to compete in both national and international market. As a result, the Coorg coffee industry is now going with full stream, into new regenerated form in the era of globalization.

Hence Liberalization, Privatization, and Globalization (LPG) have made the coffee Industry have more competitive. Consequently, have LPG's introduced many radical changes in farmers' perspective. In the competitive region, there are keen on product innovation and sophisticated farmers service with modern technologies and efficient marketing strategies. By monitoring this, some people move into other global coffee products, while many people remain in Kodagu region badly deprived with Socio-economic problems. In this concern, the researcher has to pursue research on "Coffee plantation Labourers- A Socio-economic Study in Kodagu District, Karnataka".

Previous studies have been conducted within a socio economical theoretical framework, which allows for the consideration of multiple variables contributing to financial empowerment.

3.1 Need of the Study

India is known as an agriculture-based country. It harvests different types of crops for exports and domestic consumption. There is a significant opportunity for growing the exports and production of commercial crops. Therefore, India should take advantage of this by reinforcing its production and post-production processing

facilities. Karnataka has been growing the major part of the total production of coffee in India. As the industry is growing, employment opportunities have been growing, but labourers are working in the coffee industry face several issues.

There is a need to make a separate study of socio-economic conditions of coffee plantation labourers in the Kodagu district. Therefore, the researcher feels that it is necessary to undertake a study of socio-economic conditions of coffee plantation labourers, at least in a limited area of one geographical district - Kodagu. The study will prove to be unique not only for the Kodagu district but also for other coffee-growing areas in Karnataka State. Its findings and suggestions will be useful to coffee growers, research workers, export houses as well as State and Central Governments.

3.2 Objectives of the Study

The researchers first step is to define clear- cut problematic & based on it the objective must also be clearly well-defined. In this direction, the exploration gets clear thought regarding their risk. Research targets assist the analyst in achieving her undertaking effortlessly. The accompanying targets have been framed to measure the below-specified objective in detail.

1. To study the Socio-Economic profile of the respondents and their level of financial empowerment (capability) in Kodagu district
2. To study the reason for wage discrimination among male and female workers in coffee plantation.
3. To examine the reasons of migrant workers, for leaving their domicile place.
4. To assess the satisfaction level of coffee plantation labourers with regard to pay and non-monetary benefits offered by the employers.
5. To examine the challenges faced by the labourers in coffee plantation.

3.3 Research Hypotheses

Statistical inference has many forms. The form that has received the most popular attention by the developers, researchers, and users of non-parametric method to hypothesis testing. After analysing various factors relating to the study and variables taken up in this study, the researcher formulates the following hypothesis.

Hypothesis 1: There is significant association between demographic, socio economic factors and financial empowerment of labourers in coffee plantation.

Hypothesis 2: There is significant impact of various problem and issues of coffee plantation on their living condition and family income.

Hypothesis 3: There is significant impact of gender on daily wages and economic status.

Hypothesis 4: There is significant impact of working condition on reason for migration of workers.

4.0 METHODOLOGY OF THE STUDY

The methodology is concerned with methods to be used to produce a scientific contribution to research work. The methodology is the systematic, theoretical analysis of the methods applied to a field of study. It is an action plan for gathering and investigating facts in an economically competent and pertinent manner. It includes the universe of the study, sampling techniques, methods of data collection, and tools to be used.

4.1 Universe of the Study

A research population is generally a large collection of individuals or objects that is the main focus of a scientific query. However, due to the large size of the population researchers cannot test every individual in the population because it is too expensive and time-consuming. This is the reason why researchers rely on sampling techniques. The present study is designed with plantation labourers in the Kodagu district.

4.2 Sampling Design

The present study was conducted at Kodagu district (Karnataka), especially on plantation labourers. To collect the data from the specified set of plantation labourers, the researcher is adopted Multi-Stage. As per the data published by Coffee Board and District Human Development report(2018-19), the total targeted population for the study is 2,63,763 coffee plantation labourers.

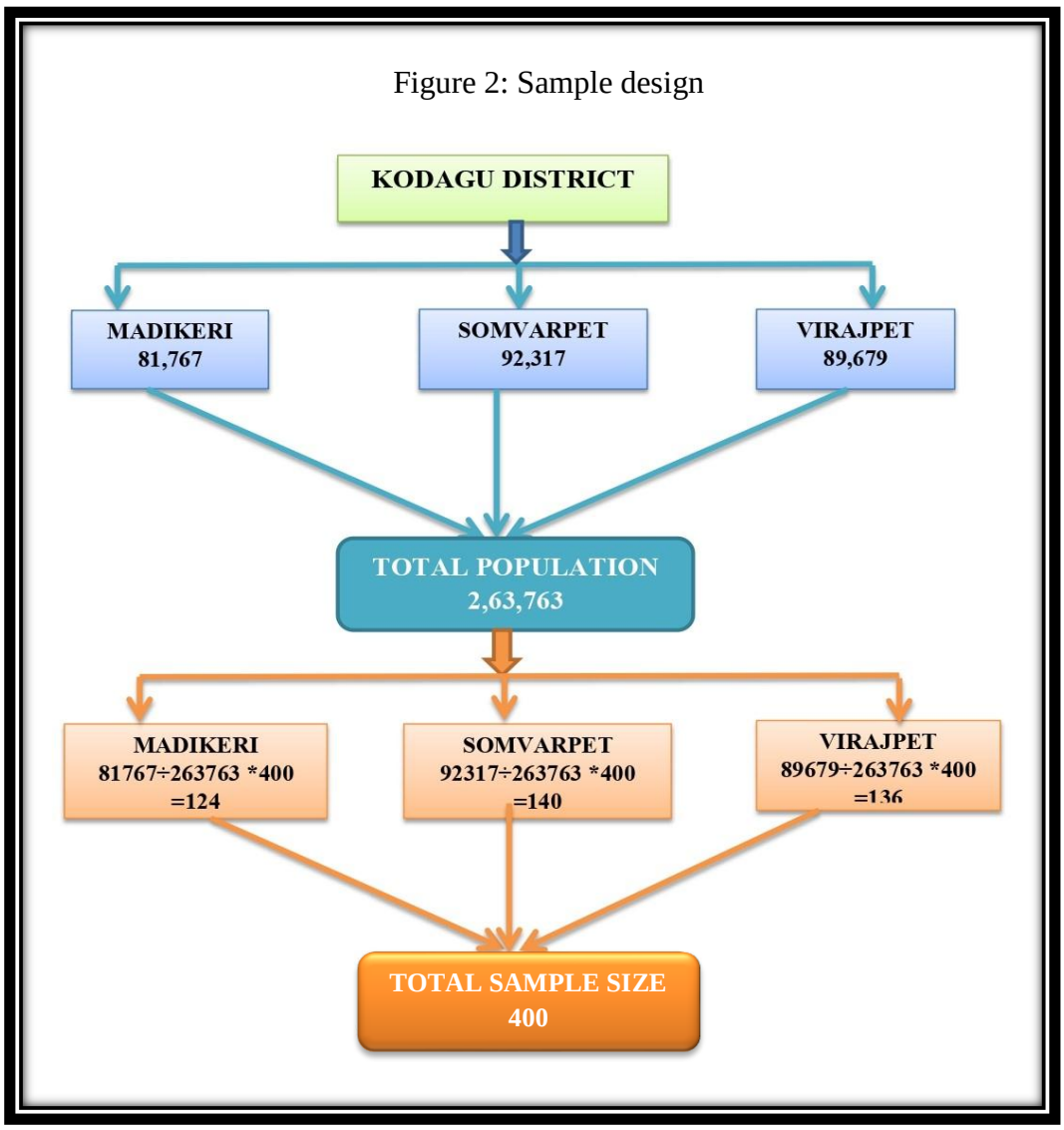
The formula for finding out the sample size from the population of workers is N/(1+N(e)2 where e=0.05 (Yamene, 1967).

Sample Size = Population/ $[1+ \text{Population}*(0.05)^2]$

$= 2,63,763 / [1+ 2,63,763* (0.05)^2]$ **= 399**

The size of the sample for the research study has been taken 400. The following were the three divisions of the Kodagu Coffee Plantation such as Madikeri, Virajpet, and Somvarpet were selected by simple random sampling method.

Figure 2: Sample design



4.3 Sources of Data Collection

The study is empirical and analytical in nature. The researcher employed primary and secondary data for the study. Both primary and secondary data have been collected to cover each portion of the research. These data were utilized in amalgamation as per the need of the study.

4.3.1 Primary Data

The primary data was collected directly from plantation labourers who are employed during the year 2019-2021 period and working labourers in various coffee

plantations in Kodagu district, (Karnataka) through a well-structured questionnaire about questions based on the research objectives.

4.3.2 Secondary Data

Secondary data are the data collected by a researcher related to the research study. The secondary data may be available in written, typed, or electronic format. It was gathered by the researcher through the records maintained by the plantation industry, Government departments, other organizations related to plantation labourers.

Besides aforesaid data is collected from sources like the internet, journals, periodicals, magazines, newspapers, books, census reports, and other published reports.

4.4 Methods of Data Collection

The researcher employed the following methods to collect the primary data to make the data more relevant and reliable.

4.4.1. Interviewing

4.4.2 Observation

4.4.1 Interviewing:

The primary tool of data collection used was a detailed Interview Schedule consisting of questions on personal and family details of the respondents, their socio-economic conditions, occupational profile, working conditions including occupational risks and health problems of the coffee plantation workers. The researcher conducted individual interviews in a face to face position. The researcher preferred to choose a detailed interview schedule as the main tool of data collection for two major reasons:

(1) The interview schedule could be used for the coffee plantation workers who were either illiterate or hardly completed their primary education.

(2) The researcher got an opportunity to contact the prospective respondents in person and also to explain to them difficult terms. Clarifications were made possible which saved the researcher a lot of time, money, and duplication of data.

4.4.2 Observation:

Apart from the interview, the researcher has recorded the information by observing respondents' gesture glances, facial expressions, voice reflection, halting statements, etc. Through informal conversation and rapport establishment with the respondents, the researcher had the opportunity for in-depth observation to understand the actual status social and economic status of plantation labourers.

4.5 Statistical Tools for Analysis

The following statistical tests were used for the study.

1) Reliability Test
2) Percentage Analysis
3) Descriptive Analysis
4) Factor Analysis
5) Chi Square Test & Fishers Exact Test
6) Correlation Analysis
7) Regression Analysis
8) ANOVA test with Post Hoc Comparison
9) Friedman's Test
10) Structural Equation Modelling.

4.6 Period of the Study

This study examines the socio-economic conditions of the coffee plantation labourers who form the bulk of the labour force in most of the rural areas. The living conditions of the coffee plantation labourers like their number of days employed, the extent of unemployment, average earnings, etc. are surveyed with the help of well-structured questions. The present study was carried out from 2017 –2020. The researcher had collected data from the coffee plantation workers employed in the Kodagu district, Karnataka. The primary survey was conducted during the year 2019 to 2020.

4.7 Scope of the Study

The scope of the study is restricted to the coffee plantation of Kodagu district and the only labourers who are working at coffee plantations are considered for the study. The study covers only Kodagu District and may not apply to any other region

where coffee is grown. The survey has been carried out among workers involved in tappers, plucking, weeding and carrying operations only. Plantations are a labour-intensive sector and there are several issues faced by them, but only one issue covered under the scope was the socio-economic condition of coffee plantation labour.

4.8 Limitation of the Study

The area coverage of the study was coffee plantation labourers socio-economic conditions in the Kodagu district. The present study has its own limitations, during data collection; various difficulties are encountered at different stages of the inquiry. In selected plantations researcher was succeeded to obtain consent by explaining the purpose of the study. Though shyness and fear of the coffee plantation labourers was a difficulty, especially women were reluctant to provide information and they were struggled to give the real answer because of fear of employers. In certain cases, labourers were encouraged to give a reply when they get leisure. In certain plantations are refused to access their labourers. As the study covers only Kodagu district may not apply to coffee plantation labourers in other parts of India.

4.9 Variables used in the Study

a) **Demographic factors:** Gender, age, religion, caste, education, marital status, spouse occupation and education.

b) **Socio-economic conditions:** It covered the following factors:

- **Family profile:** Type of family, number of children, education of children, migration of family member, working children and disability members in a family.
- **Economic factors:** wage per day, total family income, land owned, subsidiary income, savings, Debt, source of borrowings, level of economic status, monthly expenditure, reason for borrowings and membership in SHGs.
- **Living conditions:** Type of house, source of drinking water and toilet arrangement.
- **Working conditions:** Nature of work, number of working hours, type of allowance, amenities given at work place, leave facilities, conditions of work and overtime.

4.10 Chapter Scheme

Chapter 1: Introduction and research design

The first chapter deals with the introduction, statement of the problem, need for the study, objectives of the study research hypothesis, limitation of the study, the scope of the study, and chapter schemes.

Chapter 2: Review of Literature and conceptual framework

The Second Chapter comprehends empirical study reviews as a course of extend insight into theoretical and research-based readings from domestic level and international and level on the socio-economic conditions of plantation labourers and other related to the study. Further, it includes conceptual framework as background for the analysis of study.

Chapter 3: Profile of the study area

The third chapter refers to the history of the Kodagu district, geographical location, demographic, socioeconomic profile, agriculture & irrigation.

Chapter 4: Socio-economic conditions of the coffee plantation labour

This chapter deals with coffee plantation labourers socio economic conditions in the Kodagu district.

Chapter 5: Data Analysis and Interpretation

This chapter focused on the analysis and interpretation of data collected from primary and secondary sources relating to plantation labourers in the Kodagu district. Data have been presented systematically with necessary tables and graphs. Conceptual model is tested with Structural Equation Modeling was carried out using SPSS AMOS 23.0 software also analysed.

Chapter 6: Findings, Recommendations and Conclusion

It provides a summary of Major Findings, Discussions, Implications, Suggestions, Recommendations and Conclusion.

5.0 DATA ANALYSIS AND RESULTS

Questionnaire through collected data was analysed by using the statistical package for social science (SPSS 23.0), Cronbach's alpha and factor analysis, SEM (AMOS software package of SPSS) was used to carry out the confirmatory factor analysis (CFA), to estimate the relationship between the various factors and to test the hypothised model.

5.1 Demographic Profile of the Respondents:

Table 1 illustrated the demographic profile of the respondents. In terms of gender respondents divided to female (53.30%) and male (46.80%). Majority of the respondents in age between 40-50 years, which constitute 32.30%. out of 400 respondents large number of respondents i.e. 254 belongs to Hindu region and category wise other backward caste (IIA,IIB, IIIA, IIIB) more in number(38%).

As far education of is concerned respondents 38% completed education below 9^{th} and very less percentage of respondents are uneducated. So it reveals that education literacy is good among the coffee workers. 96%of respondents married and many lives in nuclear family as far stated in the study. 56% of respondents spouse involved in plantation work and most of them completed education below 10^{th}. As far nature of job is concerned more temporary workers were involved in the study.

Table 1: Profile of the respondents

Variable	Categories	Frequency	Percentage
Gender	Male	187	46.80
	Female	213	53.30
Age	Below 30 Years	73	18.3
	30 - 40 Years	110	27.5
	40 - 50 Years	129	32.3
	50 - 60 Years	70	17.5
	Above 60 Years	18	4.5
Religion	Hindu	254	63.5
	Muslim	69	17.3
	Christian	75	18.8
	Other	2	.5
Caste	SC	97	24.3
	ST	111	27.8
	OBC	152	38.0
	Other caste	40	10.0

Educational qualification	Below SSLC	152	38.0
	SSLC	112	28.0
	PUC	111	27.80
	Degree	19	4.80
	uneducated	06	1.5
Marital status	Married	384	96.0
	Unmarried	16	4.0
Type of family	Nuclear	310	77.50
	Joint	90	22.50
Spouse work nature	Business	18	4.50
	Plantation	224	56
	Office	102	25.50
	Housewife	50	12.50
Spouse education	Below SSLC	156	39.0
	SSLC	143	35.8
	PUC	90	22.5
	Degree	11	2.8
Nature of job	Permanent	108	27.0
	Temporary	292	73.0

Source: Field Survey

5.2 Reliability Test

Cronbach's Alpha reliability coefficient is used to find out how far the data collected by using Likert's Five Point Scale are reliable. The reliability coefficient ranges from 0 to Original questionnaire was administrated to 60 respondents, representing the pilot study, to test the reliability of the items in the questionnaire under various Independent variables. All the components had a Cronbach's alpha value of 0.9 and above. Hence we retained all the items under various categories in the questionnaire.

A reliability coefficient of 0.7 or greater is generally said to be reliable in literature. When the reliability coefficient is 0.7 or greater, then it is concluded that the data collected by the researcher is reliable and can be used for further analysis. The reliability coefficient has been calculated for total respondents (n=400) Cronbach's Alpha value is 0.876. It is seen that the alpha reliability coefficient is 0.8 or greater than 0.8 and hence the data collected by the researcher is used for different statistical analysis as per the objectives framed for the analysis.

5.3 Factor Analysis:

Factor Analysis important technique used to identify a relatively small number of factors that can be used to present relationships among sets of many interrelated variables (Norusis 2008). This technique reduces large set of interrelated factors into grouped factors. Factor Analysis Performed on Variables Measurement of Financial empowerment, problems faced by labourers, reasons for wage discrimination and reasons for migrant workers for leaving their domicile place.

5.3.1 Kaiser-Meyer-Olkin Measure and Barlett's Test for Sphericity

KMO test states whether the sample size is adequate enough to for factor analysis and Bartlett's test states whether there is significant correlation among variables. KMO value of 0.5 and greater can be accepted to go for factor analysis and significant p value< 0.01 states that there exists significant correlation among the variables.

We can observe from the above table that all of the selected components have KMO values greater than or equal to 0.7 and the Bartlett's test significance value (p value) for all the components are less than 0.01.

Table 2: Kaiser-Meyer-Olkin Measure and Barlett's Test for Sphericity test value

Variables	Kaiser-Meyer-Olkin Measure of Sampling Adequacy.	Bartlett's Test of Sphericity Approx. Chi-Square	d.f	significance
Measurement of financial empowerment	0.653	804.671	66	0.000**
Problems faced by the labourers	0.798	828.180	36	0.000**
Reasons for wage discrimination	.718	316.554	10	0.000**
Reasons of migrant workers for leaving their domicile place	.751	901.570	3	0.000**

* Significant at 5% l.o.s ** Significant at 1% l.o.s

We can observe from the above table that all of the selected components have KMO values greater than or equal to 0.7 and the Bartlett's test significance value (p value) for all the components are less than 0.01. As the requirements of KMO and Barlett's test of Sphericity are both met, it can be concluded that factor analysis was appropriate for the research.

6.0 HYPOTHESES TESTING

Hypothesis 1: To carry out the first objective, following hypothesis has been formulated and to analyse the results, Fisher's exact statistical testing has been implemented. Before we execute to the testing, few essentials to be fulfilled like the variables measured on nominal data i.e., should be categorical in nature and the observations are independent, hence fulfilled.

H_{a1}: There is significant association between demographic, socio economic factors and financial empowerment of Labourers in coffee plantation.

- It is observed from the below table that the among the demographic factors of the coffee labour's gender (FETV=20.221, p=0.004), education (FETV=644.031, p=0.001), religion (FETV=39.253, p=0.001) and caste (FETV=33.692, p=0.001), are associated with the perception on Financial empowerment at 1% level of significance as the p values are less than 0.01 for the above factors except for age, marital status, spouse education and occupation. There is significant association between the demographic factors gender, education, religion and caste of the labour's and perception on financial empowerment. **Hence the perception on financial empowerment is completely dependent on the demographic factors gender, education, religion and caste.**
- It is observed among the family background factors of the coffee labour's education of the children (FETV=56.955, p=0.001), migration of the family members (FETV=19.653, p=0.001), and numbers of children (FETV=34.050, p=0.001), are associated with the perception on financial empowerment at 1% level of significance as the p values are less than 0.01 for the above factors except for type of family, number of working children and persons with disability in a family.

- **Hence there is significant association among family background factors education of the children, migration of the family members and number of children and perception of financial empowerment.**
- It is observed from the Economic conditions of the coffee labour's wage (FETV=26.854, p=0.001), total family income (FETV=37.539, p=0.001), land owned (FETV=53.621, p=0.001), subsidiary income (FETV=54.991, p=0.001), savings (FETV=39.258, p=0.006), monthly expenditure (FETV=55.673, p=0.001), sources of borrowing (FETV=134.77, p=0.001), reasons for borrowing (FETV=74.755, p=0.001) and debt (FETV=48.647, p=0.001) are associated with the perception on Financial empowerment at 1% level of significance as the p values are less than 0.01 for the above factors. **Hence there is significant impact of economic conditions such as education of the wage, total family income, land owned, subsidiary income, savings, monthly expenditure, sources of borrowing, reasons for borrowing and debt on perception of financial empowerment.**
- It is observed from the living conditions of the coffee labour's living house type (FETV=34.477, p=0.001), sources of drinking water (FETV=133.750, p=0.001) and toilet arrangements (FETV=41.926, p=0.001), are associated with the perception on Financial empowerment at 1% level of significance as the p values are less than 0.01 for the above factors. There is significant association between the living conditions living house type, facility available, sources of drinking water and toilet arrangements of the labour's and perception on Financial empowerment. **Hence association exist between living conditions and perception of financial empowerment.**
- It is observed among the working conditions of the coffee labour's number of working hours (FETV=37.378, p=0.001), type of allowance (FETV=57.895, p=0.006), amenities at work (FETV=36.099, p=0.006), permission for leave (FETV=38.662, p=0.006) and overtime remuneration (FETV=25.418, p=0.006) are associated with the perception on Financial empowerment at 1% level of significance as the p values are less than 0.01 for the above factors. **Hence there is significant association found in working condition factors such number of working hours, type of allowance, and amenities at work, permission for leave and overtime pay on perception of financial empowerment.**

After observing the results of association between demographic, socio economic factors and financial empowerment, it is concluded that there is significance association between demographic, socio economic factors and perception of financial empowerment. **Hence it is fail to accept the first null hypothesis and alternative hypothesis accepted as there is significant association exist.**

Hypothesis 2: To examine the challenges faced by the labourers in coffee plantation.

The following hypothesis is tested with multivariate regression analysis result.

$H_{a2:}$ Various problems and issues of coffee plantation labourers have direct impact on their living condition and family income.

Table 3: Fit indices

Fit statistic	Recommended	Obtained
x^2	-	6.453
Df	-	2
x^2 significance	$p \geq 0.05$	.170
x^2 /df	≤2- 5.0	3.226
GFI	≥ 0.90	0.996
AGFI	>0.80	0.974
NFI	≥ 0.90	0.965
RMSEA	≤0.05	0.044

Maximum Likelihood Estimates

Table 4: Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
Living condition	<---	Working hours	.190	.050	3.788	***
Living condition	<---	Type of allowance	.002	.019	.128	.898
Living condition	<---	Medical facility	.109	.068	1.597	.110
Family Income	<---	Living condition	.192	.051	1.827	***

Figure 3: Impact of Problems faced by the labourers on their living conditions

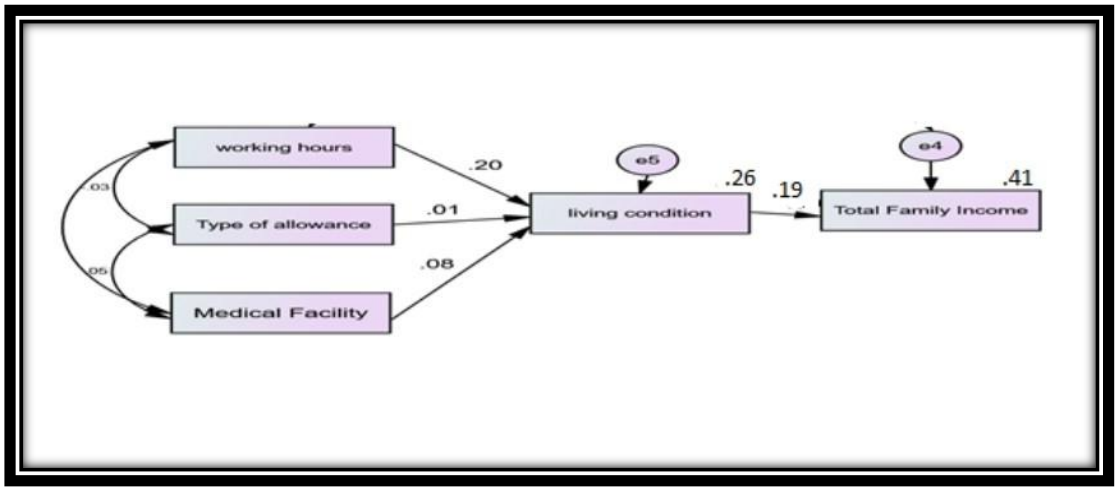


Table 5: Total Effects (Group number 1 - Default model)

	Medical facility	Type of allowance	Working hours	Living condition
Living condition	.084	.006	.198	.000
Family Income	.008	.001	.018	.192

19.8% of the variation in living condition is explained by working hours and 8.4% by the medical facility available for them and only 8% of the variation in family income is explained by medical facility and 2% by the working hours.

We can observe from Path analysis that there is significant impact of working hours on living condition and living condition on family income. From squared multiple correlation 26% of the variation in the living condition is explained by type of allowance, medical facility and working hours and overall impact of all the factors on family income is 19%.

Summary of Inferential Statistics Result

As it can be seen in the figure 3 the researcher tested whether the four explanatory variables such as working hours, type of allowances, medical facility, living condition and total income were incorporated in the model and hypothesized to affect problems of coffee plantation workers on total family income of the respondents in the study area.

Out of these, two variables such as working hours and living conditions significantly have effect on total family income. But it was displayed that the remaining variables i.e. type of allowance, not significant in the study area.

Accordingly, when it summarized the statistical significance of each variable as follows:

- When it comes to the influence of independent variables on dependent variable, working hours of the respondents as one of the factor affecting living conditions is significant at 1% confidence level since p value is <0.01(ß=0.190).
- Concerning other variable living condition have positive influence on total family income having ß=-0.192 were statistically significant at 1% because their p value less than 1%.

Firstly, the impact of working conditions on living conditions has been checked (Figure 3) and the result revealed that only working hours has significant impact on living conditions (working hours → living conditions = 0.190***) except for type of allowance and medical facility given. The results also revealed that living conditions significantly impact the total family income of the respondents (living conditions → total family income = 0.192***) figure 3. Further, the model indicated good fit ($\chi 2/df$=3.226, GFI= 0.996, AGFI= 0.974, NFI= 0.965, RMSEA= 0.044). **Hence, it's providing partial support for the hypothesis 2.**

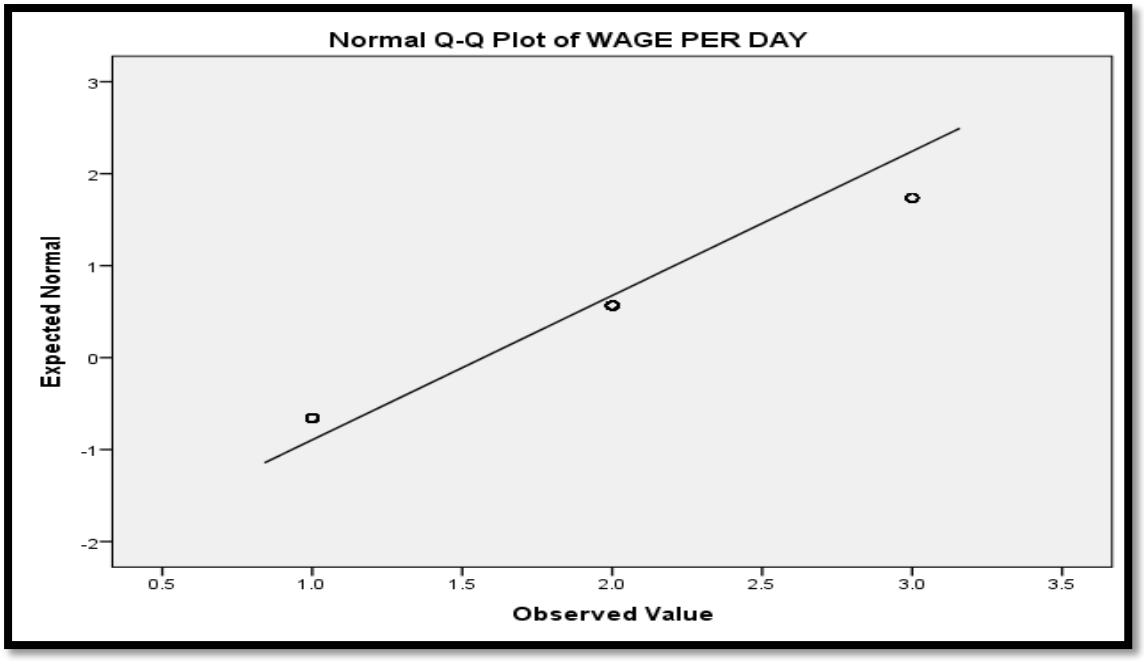
Hypothesis 3: To examine the impact of gender on daily wages and daily wages on economic conditions.

To carry out the objective, following hypothesis has been formulated into two parts. Firstly, we have checked the impact on gender on daily wages and to analyse the results, Independent sample t-test has been implemented. Before we execute to the testing, certain assumptions to be fulfilled like:

1. The dependent variable should be measured on scale and daily wages was measured in intervals therefore, the assumption is met.
2. The independent variable should be nominal in nature and therefore gender taken as an independent factor measured on two level categories i.e., male and female.

3. There should be normality in the data, which was measured using Normal QQ Plot. (Refer fig:4)
4. Data should be homogenous in nature i.e., there must be approximately equal variance among the residuals. It was checked using Levene test whose significance value should be greater than 5%. Refer table 6 where the sig. value is 0.687 and therefore, we have met this assumption.

Figure 4: Normality Assumption



Source: SPSS Output

Table 6: Levene Test for HOMOGENITY assumption.

Particulars		**Levene's Test for Equality of Variances**	
		F	**Sig. Value**
WAGE PER DAY	Equal variances assumed	0.163	0.687

Source: SPSS Output

While we have passed all the required essentials, we are good to go with the application of independent sample T-Test to test the following hypothesis.

$H_{a3.1:}$ Gender has significant difference with the daily wages.

Table 7 results show the significant difference among the gender on daily wages. It has been proven using three different statistics like t-value is 15.979 which depicts the value is higher than 2.00, sig. (2 tailed) is 0.00 which is also less than the threshold i.e., 0.05 and confidence interval where zero does not fall between lower and upper values.

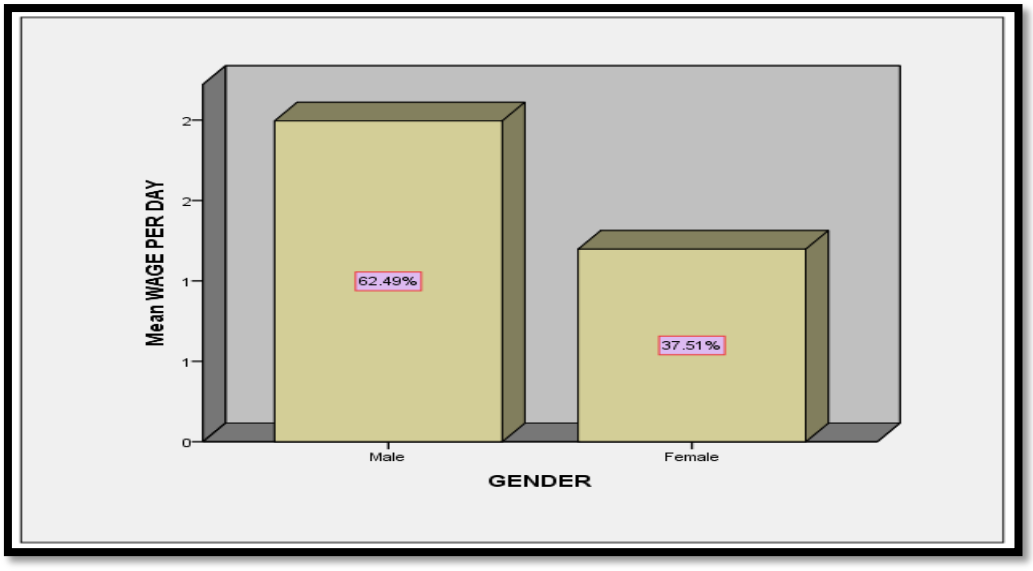
Therefore, we can say the alternate hypothesis 3.1 formulated is accepted and hence there is a significant impact. Figure 5 depicts the histogram showing the percentage of males and females with their per day wages respectively 64.9% males and 37.51% females. Therefore, it can be said that males were more into employment who has the higher wage rate than females.

Table 7: Independent Sample T test

Particular	t-test for Equality of Means			
	t	Sig. (2-tailed)	95% Confidence Interval of the Difference	
			Lower	Upper
Wage Per Day	15.979	.000	.699	.896

Source: SPSS Output

Figure 5: Histogram: Gender on Wages



Source: SPSS Output

Secondly, we have checked the impact of daily ages on economic conditions of the sampled population and to analyse the results, Logistics Regression has been implemented. Before we execute to the testing, certain assumptions to be fulfilled like:

1. The dependent variable should be measured on categorical i.e., nominal. Therefore, in the present study, we have economic condition the dependent variable having two categories.
2. The independent variable should be measured on scale. Therefore, we have daily wages which was measured on intervals.

   While we have passed all the required essentials, we are good to go with the application of Logistics Regression to test the following hypothesis.

$H_{a3.2:}$ Daily Wages is significantly influencing economic status.

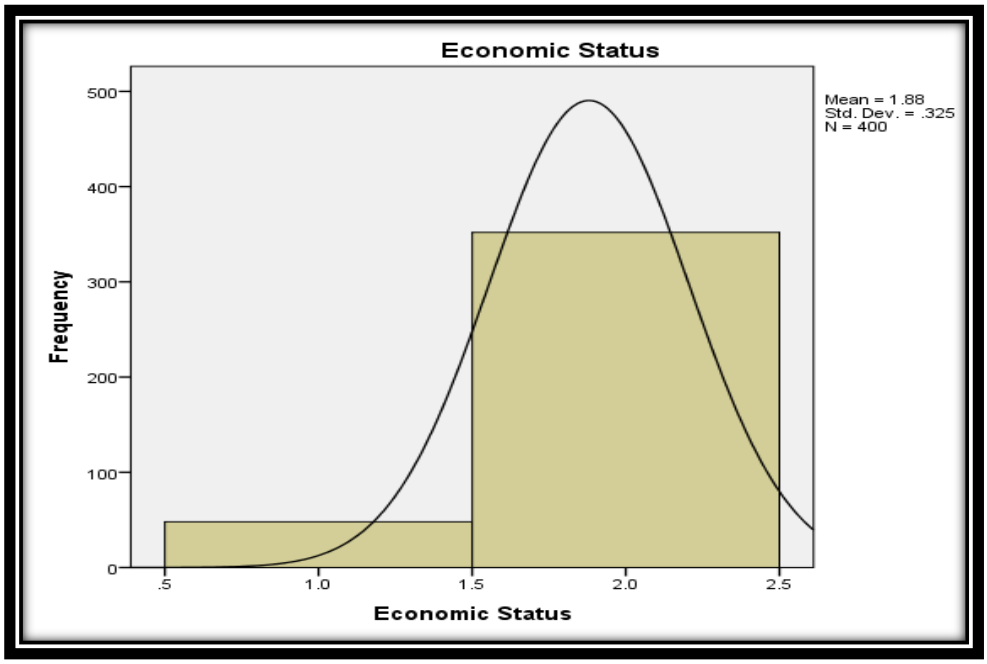
Table 8 is the model summary which is the pseudo-R square that states how much variable could explained the model. The value for Nagelkerke lies between 0 and 1 but in this model, we have got 0.001 which is very less and denotes the model is not good fit. Hosmer Lemeshow table which tells about the model goodness. If the sig. value is greater than 0.05 then the model is good fit and therefore, for the present model the value for Hosmer Lemeshow is 0.215 which is above threshold that indicates we may proceed to test the hypothesis. Table 8 "Variables in the equation" table talks about the sig. value which is above 0.05 that means **the alternate hypothesis formulated $H_{a3.2}$ are rejected.** Hence, there is an insignificant impact of daily wages on economic status. Figure 6 and 7 shows the histogram measuring the frequencies of economic status and wages per day.

Table 8: Variables in the Equation

	B	Wald	Sig.	Exp(B)
WAGES PER DAY	-.094	.157	.692	.910
Constant	2.142	27.156	.000	8.517

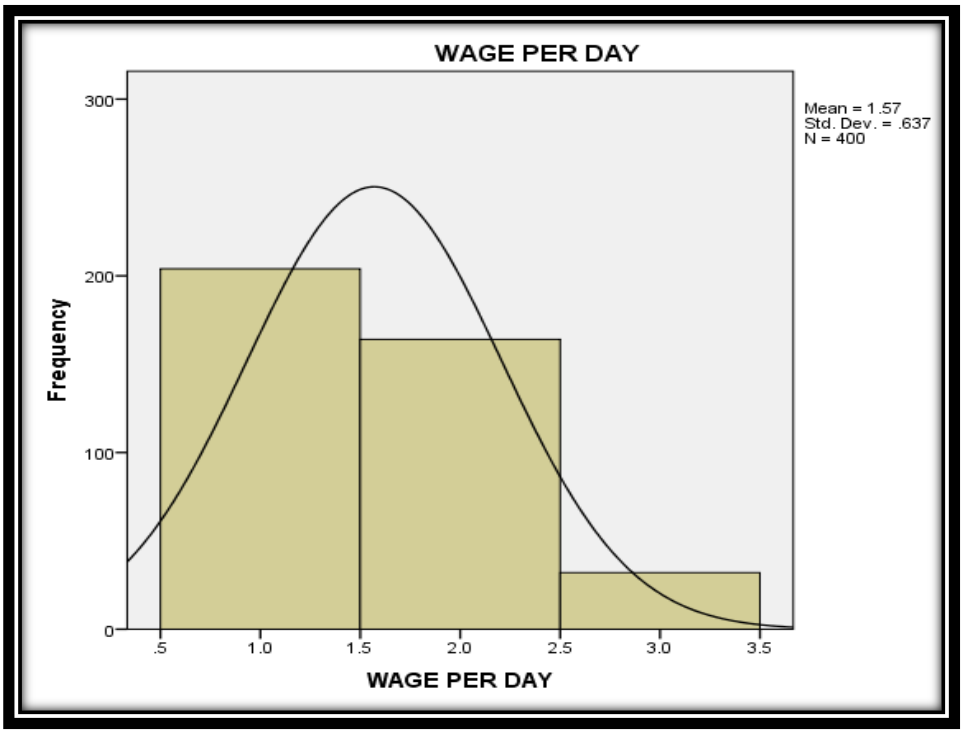
Source: SPSS Output

Figure 6: Frequency of Economic Status



Source: SPSS Output

Figure 7: Frequency of Wages per Day



Source: SPSS Output

Hypothesis 4: The following hypothesis has been formulated and analysed the result based on Structural equation model.

H_{a4}: There is significant impact of working condition on reason for migration.

Table 9: Fit Indices

Fit statistic	Recommended	Obtained
x^2	-	0.089
Df	-	1
x^2 significance	$p \geq 0.05$	.765
x^2 /df	≤ 5.0	0.089
GFI	≥ 0.90	0.999
AGFI	>0.80	0.998
NFI	≥ 0.90	0.999
RMSEA	≤ 0.05	0.000

Fit Indices are within the recommended levels hence the model is a good fit.

Maximum Likelihood Estimates

Table 10: Regression Weights: (Group number 1 - Default model)

			Estimate	S.E.	C.R.	P
Migrants	<---	Working hours	-.079	.049	-1.602	.109
Migrants	<---	benefits	.977	.018	55.803	***
Migrants	<---	Work condition	-.215	.072	-3.004	***

Source: SPSS Output

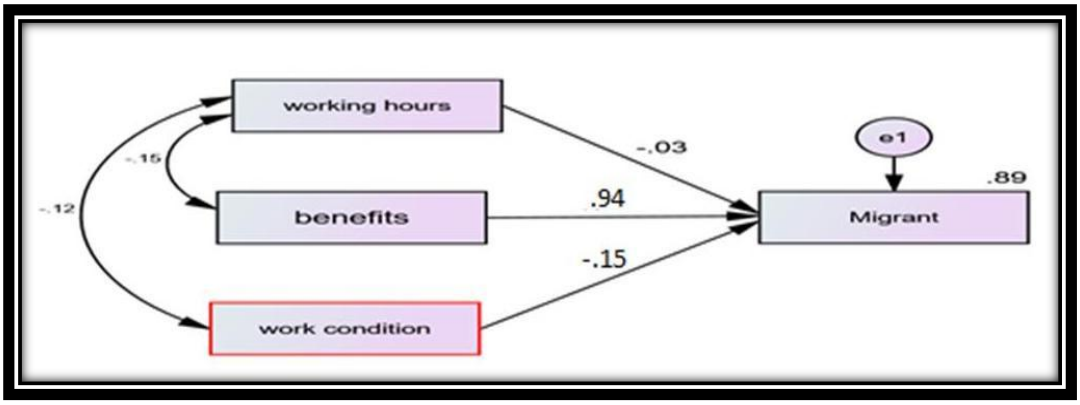


Figure 8: Impact of working conditions on migration

Summary of Inferential Statistics Result

As it can be seen in the Figure 8 the researcher tested whether the three explanatory variables such as working hours, benefits given to workers and work conditions were incorporated in the model and hypothesized to effect on migrant workers for leaving their domicile place.

Out of these, three variables such as benefits and work condition significantly have effect on migration of workers. But it was displayed that the remaining variables i.e. working hours not significant in the study area.

Accordingly, when it summarized the statistical significance of each variable as follows:

- When it comes to the influence of independent variables on dependent variable, benefits have positive influence on migration (ß=0.977) and work condition have negative influence on migration (ß= -0.215) at 1% confidence level since p value is <0.01(ß=0.190).
- The impact of working conditions on migration has been checked (Figure 8) and the result revealed that only benefits or allowances given (benefits → migration = 0.977***) has positive impact on migration and work condition or schedule (work condition → migration = -0.215***) has negative significant impact on migration except for working hours. The figure 8, further the model indicated good fit (χ2/d.f=0.089, GFI= 0.999, AGFI= 0.998, NFI= 0.999, RMSEA= 0.000).

Hence, the hypothesis 4 stands accepted as there is significant impact of working conditions on reason for migration.

7.0 STRUCTURAL EQUATION MODELLING:

To test the hypothised (Conceptual) model Structural Equation Modelling (SEM) was carried out using SPSS AMOS 23.0 software. This section discusses on Structural equation modeling used to test the hypothised model and estimate the relationship between the various constructs of the model. SEM consists of two components. The first component relates to the using of Measurement Model or confirmatory factor analysis (CFA) which is employed to identify the items of each construct or variable and also evaluate reliability and validity of each variable or construct. The second component relates to structural model or path analysis, which is employed to examine the causal relationship among constructs or variables.

Before structural model was tested it was deemed necessary to perform Confirmatory Factor Analysis (CFA) or develop Measurement model for all the constructs in the model. The CFA would rule out interactions amongst the constructs and check whether the loadings of all the indicators were as required. As a result some of the components of the selected variables are deleted as they had loadings less than 0.7.The CFA of all the constructs also tests the Construct, Convergent and discriminant validity of the various indicators.

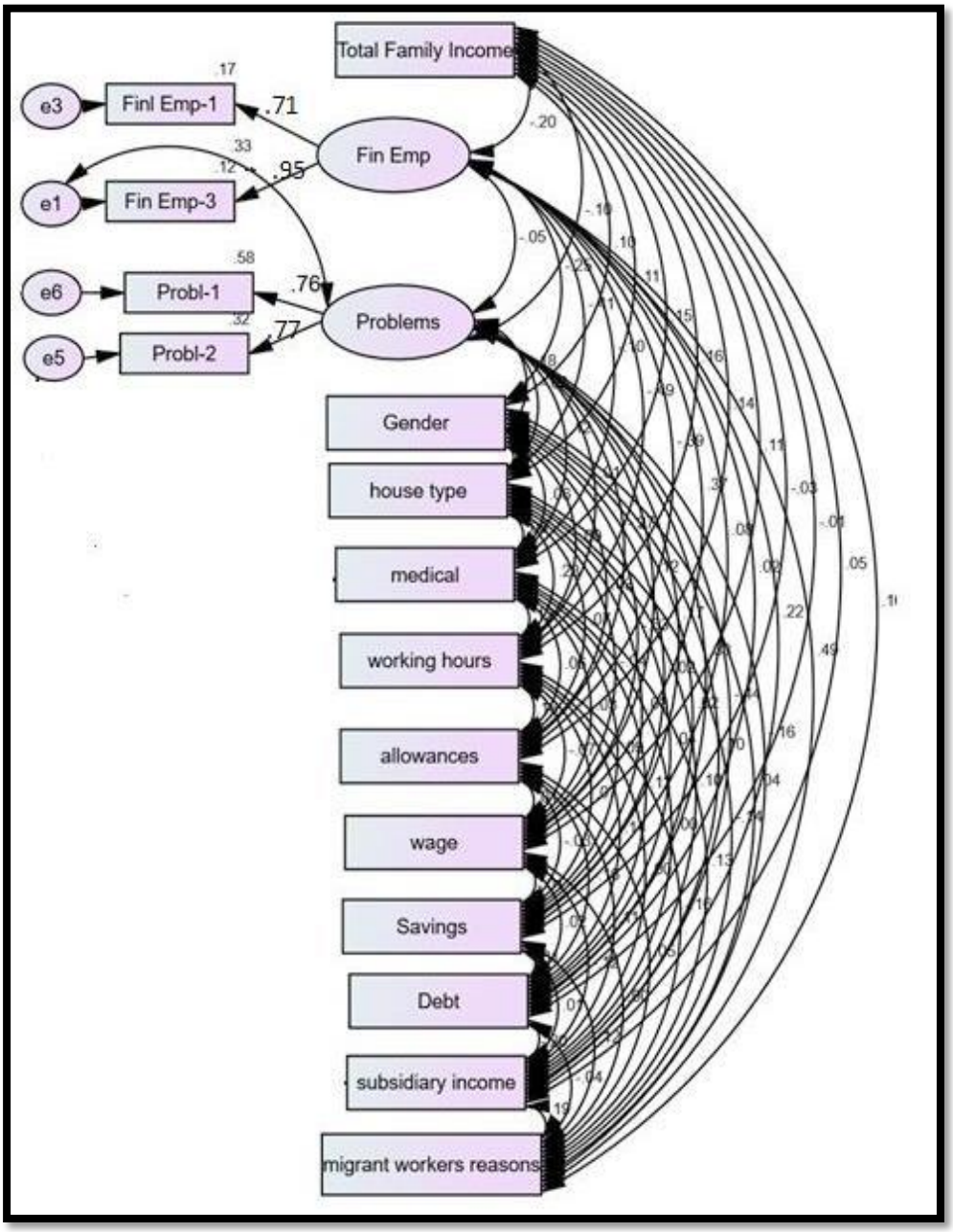
In order to study an Impact of demographic, social, economic, working and living conditions, problems faced reason for migration, economic status and financial empowerment. Structural Equation Modeling we followed the following procedure:

First we considered all the above mentioned 17 constructs which are considered for multiple regression (gender, house type, medical facility, working hours, allowance, wage per day, savings, subsidiary income, debt, reasons for migration, problems faced , economic status and financial empowerment which are derived from the factor analysis). But the analysis resulted in an unacceptable model (Model without modification as shown below) (with Chi square value =133.139 and the p value = 0.000< 0.01). In order to accept the model significant value (p value should be greater than 0.05) and they have to follow required fit indices.

The initial model fit is inadequate fit on certain parameters with the observed data. In initial model the x^2 = .000, x^2 /df = 5.560, GFI = 0.864, AGFI=0.794, RMSEA=0.063, so modification are required. Modification are made to the hypothesised model based on the modification index Hair et al. (1998, 2010), Hu and Bentler (1999), Byrne (2001, 2010), and Ernest et al. (2008).

By looking at the Modification Index as well as from the results multiple regressions we decided to have some links with the required factors and deleted some factors that had very low loadings that were responsible for maximum error. Hence started with the seventeen parameters generated from factor analysis to study the effect of various variables on economic status (total family income) and financial empowerment of the labours. But ended up with fifteen parameters. Measurement fit Modeling resulted with the following observations.

Figure 9: Measurement Fit Model with modification



Assessing Model fit of measurement model:

After incorporating these modifications to the model, the modified model demonstrated a better model fit and is used as the final model for hypothesis testing. The fit values mentioned in the below table.

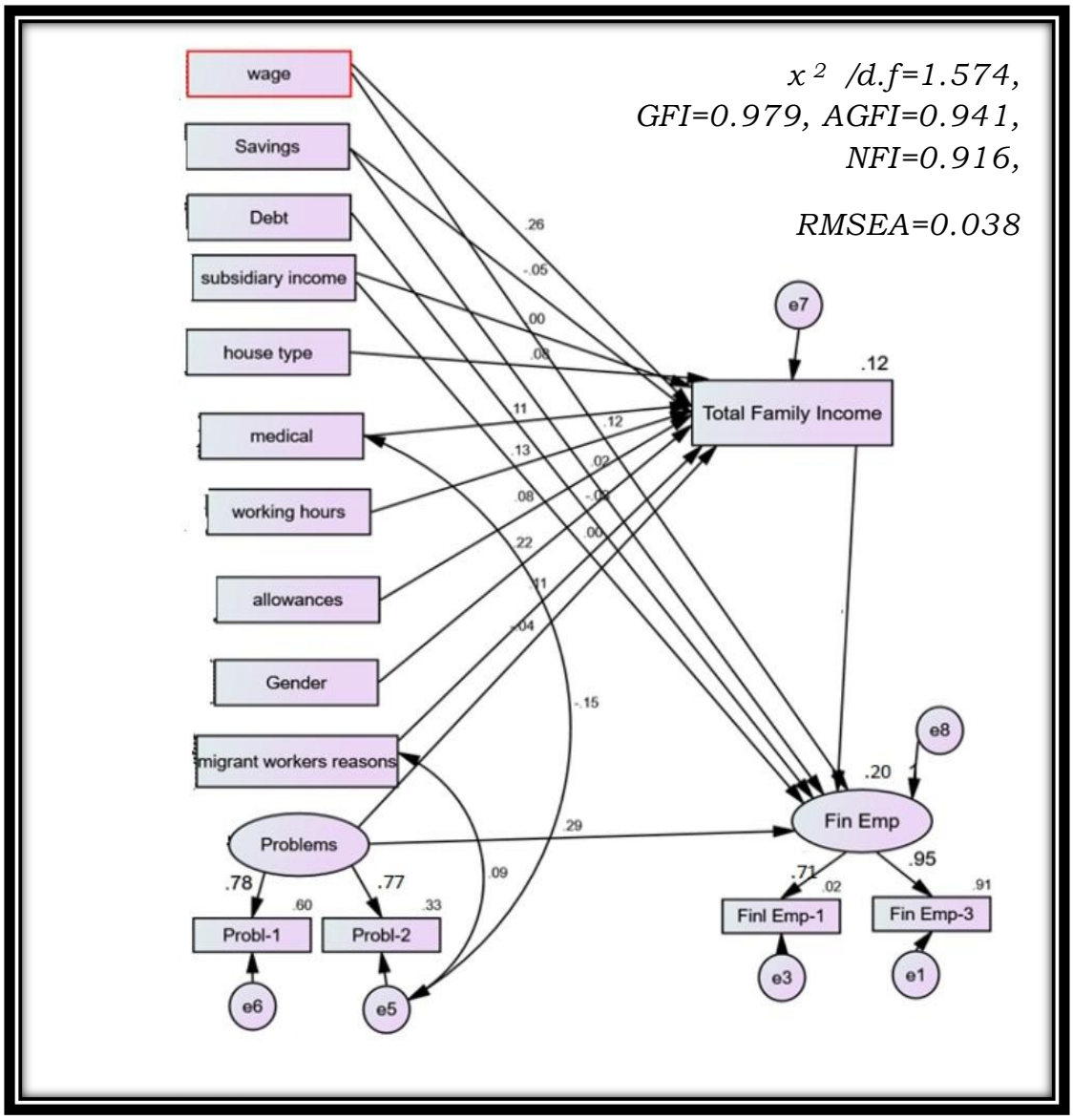
Table 11: Goodness of fit Indices

Fit statistic	Recommended	Obtained
x^2	-	22.687
Df	-	20
x^2 significance	$p \geq 0.05$	.304
x^2 /df	≤ 5.0	1.134
GFI	≥ 0.90	0.993
AGFI	>0.80	0.957
NFI	≥ 0.90	0.971
RMSEA	≤ 0.05	0.018

Source: *Hair et al. (1998, 2010), Hu and Bentler (1999), Byrne (2001, 2010), and Ernest et al. (2008); Computed primary data*

To study the effect of gender, house type, medical facility, working hours, allowance, wage per day, savings, subsidiary income, Debt, reasons for migration, problems faced on financial empowerment by taking total family income as the moderator. Structural Equation modeling was carried out as follows and resulted in the following observations. A factor which leads to highest residual is eliminated from the analysis.

Figure 10: Final Structural Equation Model to study the influence of socio economic factors on economic status (total family income) and financial empowerment (capability)



The final refined SEM with standardized coefficients and standard regression weights are shown in figure 10 and table 12 presents the standardized regression weights and covariance estimates for the final SEM with the corresponding standard effort of estimates and p values.

Table No. 12: Fit Indices

Fit statistic	Recommended	Obtained	Evaluation
x^2	-	66.112	
Df	-	42	
x^2 significance	$p \geq 0.05$	.052	Acceptable
x^2 /df	≤5.0	1.574	Acceptable
GFI	≥ 0.90	0.979	Acceptable
AGFI	>0.80	0.941	Acceptable
NFI	≥ 0.90	0.916	Acceptable
RMSEA	≤0.05	0.038	Acceptable

Source: *Hair et al. (1998, 2010), Hu and Bentler (1999), Byrne (2001, 2010), and Ernest et al. (2008); Computed primary data*

Problems faced by the employees and wage per day of the employees estimates the level of financial empowerment significantly at 1% level of significance as the p values are less than 0.01 .But the other socio economic factors, living conditions, working conditions do not estimate the economic status (total family income) and level of financial empowerment significantly as the p values are greater than 0.05.

In the SEM relationship it is observed that the problems faced by the labourers and savings pattern have negative impact on total family income. As problems faced and savings becomes unfavorable to the labourers conditions have negative impact on total family income. Meanwhile, debt and family income has negative impact on financial empowerment of coffee labourers. **Hence, financial empowerment is very much dependent on socio-economic factors.** Standardized estimates give us the standard estimates of the factors by various independent variables considered for the analysis.

Path model is developed by taking total family income as moderating factors for socio-economic factors like wage, savings, debt, subsidiary income, house type, medical facility, working hours, allowances, gender, reason for migration, problems faced by the labourers to estimate the level of financial empowerment among the coffee labourers.

From the first path estimate relationship, it is observed that wage, debt, medical facility, working hours, gender, reason for migration of the labourers is significantly influence total family income.

From the second path estimates relationship, it is observed that problems faced, wage significantly influences financial empowerment.

It is evident that problems (5%), debt (1%), savings (5%), have negative impact on total family income. Subsidiary income (1%), wage (25%), medical facility (11%), house type (9%), reason for migration (11%), gender (23%), allowance (9%), working hours (13%) have positive impact on total family income.

And also problems faced (30%), medical facility (6%), house type (1%), reason for migration (1%), gender (1%), allowance (1%), working hours (1%) have negative impact on financial empowerment. Subsidiary income (5%), debt (4%), savings (4%), wage (11%), family income (19%) have positive influence on financial empowerment.

Ultimately, our structural equation model shows that seven hypothesized paths were statistically significant at 5% level. Of these, two paths significant for financial empowerment and fived path significantly influence total family income. However, the results of the SEM give no evidence for relationship of other socio-economic factors specified in the model.

8.0 FINDINGS OF THE STUDY:

8.1 Demographic details of the respondents

8.1.1Gender: More than fifty percent (53.30 percent) of the respondents were females, while more than one fourth of them were males. Female workers are employed more in coffee estates because they are paid with same rate of wages for any type of work. Similar findings were observed in the research study carried out in the tea labourers in Nilgiris district (Dr. Hemasrikumar, M A Jeeva, 2017).

8.1.2 Age: 32.30 percent of the respondents were aged between 41-50 years, 27.50% of respondents of age group of 31-40 years, 18.30% of the respondents below 30 years and 17.50% of them belongs to 51-60 years. Similar findings were observed in tea plantation workers in Manjoor block the Nilgiris (Dr. Hemasrikumar, R Arthi, 2019).

8.1.3 Educational qualification: More than one third of the respondents had studied up to 9th standard, 28 percent of the respondents completed SSLC education and 1.50 percent found illiterate. It also found that income has greater influence on the literacy level of the respondents and higher income groups are more literate than that of lower income groups. A similar change was observed in tea plantation workers in Manjoor block the Nilgiris where majority respondents were illiterate (Dr. Hemasrikumar, R Arthi, 2019).

About the academic repute of the children of the respondents, majority of the respondents' children are analyzing and a few are discontinued after SSLC and PUC. The study found that gender and profits of the respondents has no have an impact on the educational status in their youngsters. Nearly two fifth of the respondents spouse completed primary education and very least percentage 2.80% was completed their degree education.

8.1.4 Marital Status: Most (96 percent) of the respondents were marries, while a very small number 4 percent of them unmarried. Similar change was observed in tea plantation workers in Manjoor block the Nilgiris (Dr. Hemasrikumar, R Arthi, 2019). Difference in the findings was observed in the study carried out among the tea plantation workers of the state of Assam, where 62 percent were unmarried and very small number were divorcees (Gadapani Sarma, 2007).

8.1.5 Spouse occupation: More than fifty percent of the respondents i.e. 56 percent of the spouse engaged themselves on plantation work and one fourth of the respondents working in office.

8.2.0 Socio-economic conditions

8.2.1 Religion: More than three fifth of the respondents (63.50 percent) were Hindus, while a small number of the respondents were Muslims and Christians. Similar findings were observed in the tea plantation of the state of Assam (Gadapani Sarma, 2007).

8.2.2 Caste: Nearly two third of the respondents (38 percent) belongs to other backward caste, 27.8% were of Scheduled tribes and 24.30% belongs to scheduled caste. Scheduled tribes people are more skilled and they are employed in more

number by the planters. Similar findings were observed in the study carried out in Chikmagaluru district (Dr. R. Jayanthi and Mr. Ravi Aditya, 2019).

8.2.3 Type of family and family size: Around four fifth of the respondents lives in Nuclear family and 22.50 percent of the respondents lives in joint family. 35.80% of the respondents had a family consist of four members and 41 percent of the respondents living in extended family. The similar result is noticed by Dr Nabarun Purkayastha and Pooja Kalita (2016) and A Mahalakshmi (2012), both the study concludes that majority of workers lives in nuclear or small family.

8.2.4 Wages: More than fifty percent of the respondents received wages below ₹ 300 per day. And remaining percentage of the respondents receiving wages between ₹ 300 to ₹ 500. This could be associated with their socio economic status. Similar change were observed in the study carried out in Chikmagaluru district where average wages given to the labourers is ₹ 300 to ₹ 350(Dr. R. Jayanthi and Mr. Ravi Aditya, 2019).

8.2.5 Family income: The study noticed that the income level of the labors in coffee plantations was very low. More than fifty percent i.e. 56.30% of them receiving monthly family income between ₹ 5001 to ₹ 10,000. 27.30% of the respondent earns income below ₹ 5,000. Family income is considered as tool to measure the economic status of the coffee workers. As per Kuppuswamy's scale score of the respondent's ranges from 5 to 10, it shows that socio-economic status of coffee labourers belongs to upper lower class as per study related to the Kodagu district. The study is consistent with result obtained by other researcher also like Sukharanjan Devnath , Prof Prallad Debnath (2017) and Soharab Ansari and Zeba Sheereen (2016).

8.2.6 Ownership of Land: Around half of the respondents (47.50%) and 9.50% of them had no immovable property.

8.2.7 Subsidiary income: Very small percentage i.e. 10 percent of the respondents not generating any income and remaining 90 percent of the respondents involved themselves in any one of the field for generating income.

8.2.8 Nature of work: Nearly three fifth of the respondents (73 percent) serving as temporary labourers and 27% of them working as permanent basis in various coffee estates.

8.2.9 Savings: More than two fifth of the respondents i.e. 40.80 percent did not possess any savings habit. It can be interpreted that because of their low wages, the employees needed to incur earnings on simple facilities and other requirements which caused non possession of financial savings dependency. This is corresponding to the findings of Shibina (2019) which observe that there is no different relationship between gender and ability of the family to save money.

8.2.10 Debt: 35.50 percent of the respondents not in any credit, remaining 65.50 percent of the respondents involved in some amount of debt taken from various sources.

8.2.11 Number of working hours: 52.80 percent of the respondents working in normal working hours of 8 hours. And overtime pay will be given to the labourers if they work beyond those 8 hours.

8.2.12 Monthly expenditure: More than one fourth of the respondents have monthly expenditure of ₹5,000 and above and 22.50% found in spending between ₹3501 to ₹5000.

8.2.13 Reason for borrowings: More than two fifth of the respondents (42 percent) borrow the amount for maintaining house and next majority of 33.20 percent spends borrowed amount on their children education.

8.2.14 Membership in SHGs: Majority of the respondents i.e. 57.80 percent has membership in Self Help Groups. Remaining of them not involved themselves in any activities.

8.2.15 Housing facility: Nearly more than half of the respondents live in line houses provided by the owner. 35.5% of the families lives in RCC houses, some workers has own houses and others in rented house. The rest 12.8% of the households possessed normal roof houses with sufficient rooms. The houses of the interviewed labourers (every line homes and villager homes) had got proper of access to fundamental

offerings. All of the homes visited had strength supply, toilets and tiled roofs. Houses of non-everlasting labourers had region for kitchen gardens wherein espresso have become grown and this became a supplementary profits for them, collectively with wages.

8.2.16 Type of allowance: More than fifty percent i.e. 68.50 percent of the respondents not enjoying any type of allowances at their workplace. 11.50 percent were given with provident facility, 12 percent with maternity benefit and 4 percent with sick and festival allowances.

8.2.17 Leave facilities: The respondents those who work in coffee estates were not entitled for any type of leave like casual leave, earned leave, medical leave and leave with pay except for those work in companies coffee estate. Around 55 percent of the respondent's getting leave permission without pays when is required. The labourers who were permanently employed on coffee estates run by the companies are eligible for P.F, medical leave of 14 days with pay, pension and maternity leave.

8.2.18 Conditions of work: 69.75 percent of the respondents found normal working conditions throughout the year. Heavy work can be noticed in peak season.

8.2.19 Source of drinking water: 39.50 percent of the respondents using Panchayath water and 2.10% using mobile tanker facility as they don't have any connection of water it is provided by the owner itself, 29.80% uses well water for all essential, 26.70% using bore well water and 1.90% using canal water for daily consumption.

8.2.20 Toilet arrangements: Majority percentage i.e. 76.30% using common toilet provided at line house. 23% has separate toilet facility at their house as they in own house or rented house. 0.8% uses open field in case of emergencies as they have to wait for the common toilet facility.

8.2.21 Maternity Leave: All the permanent workers acknowledged that women workers who were pregnant were allowed twelve weeks of maternity leave with wages for two children. Differences in the change were observed in the Karnataka and Tripura tea plantation, where the pregnant women worker in the tea plantation of private companies was denied for maternity leave with wages (Labour Bureau, Ministry of Labour and Employment, Government of India, 1975).

8.2.22 Education facility: Twenty seven percent of the respondents were provided with education facility for their children and scholarship facility is also available. Similar change were observed in the study carried out in the tea, coffee, cardamom and rubber from the states of Assam, West Bengal, Tamil Nadu, Kerala, Tripura and Karnataka, which demanded that education facility was provided to the workers' children in the tea plantations is only 5.3 percent, while it was not provided in the coffee and cardamom plantations (Labour Bureau, Ministry of Labour and Employment, Government of India, 1975).

8.3.0 Job satisfaction with pay and non-monetary benefits

The have a look at diagnosed that working situations in coffee plantations are the high-quality predictors of the task delight. This is associated with the findings of Raziq et al. (2015) in their study on effect of working environment on job delight; the take a look at stated that working environment of a company has an effective have an effect on the jobs pleasure of personnel.

The examination observed that labour welfare activities in coffee plantations are the wonderful predictor of the process delight. Kumari et al, (2014) also concludes that labour welfare affects the activity pleasure of the personnel and that they emphasized that labour welfare allows inspiring the workers for higher overall performance and additionally enhances their morale and human family members and thereby it increases the delight of the employees with the process.

8.3.1 Gender and Job Satisfaction: The proportion of job satisfaction observed for earning among the male and female coffee plantation workers has been 28 percent and 31percent respectively. As far as non-monetary benefit is concerned 36 percent male and 40 percent female were satisfied. Though the proportion of job satisfaction was found to be higher among female workers compared to the male workers, the difference was not statistically significant.

8.3.2 Age and Job Satisfaction: It has been found that the proportion of job satisfaction with pay across the various age groups ranged from 11 percent to 19 percent and satisfaction with non-monetary benefits ranges from 3 percent to 24

percent. It has been noted that the difference was not statistically significant for various age group.

8.3.3 Educational Qualification and Job Satisfaction: It has been observed that the proportion of job satisfaction with pay across the various educational statuses was statistically significant, as far as non-monetary benefits satisfaction level is considered, the association was not significantly significant.

8.3.4 Marital status and Job Satisfaction: The marital status of the coffee plantation workers was classified as married and unmarried. The association between marital status and job satisfaction with pay and non-monetary benefit has been examined. It implied that association is not significant for marital status of the respondents.

8.3.5 Type of family and Job Satisfaction: As regards to association between type of family of coffee plantation workers and the job Satisfaction with pay and non-monetary benefits observed. It has been found that association is not significant for type of the family among the respondents.

8.3.6 Nature of job and Job Satisfaction: The proportion of job satisfaction with non-monetary benefits was significantly different with respect to the nature of job possessed. It implied that there was an association between nature of job of the workers and non-monetary satisfaction. With regarding satisfaction with pay, nature of job the association is not significant. It has been noted that majority of the respondents who owned their house had job satisfaction compared to those staying either in the company quarters or in the rented house.

8.3.7 Total family income and Job Satisfaction: It has been found that the proportion of job satisfaction with pay across the various income level ranged from 10 percent to 33 percent and satisfaction with non-monetary benefits ranges from 3 percent to 24 percent. It has been noted that the difference was not statistically significant for various age group for non-monetary benefits. As far as satisfaction level with pay is considered it shows p value less than 0.01 and hence there is association between total family income and pay satisfaction.

8.3.8 Economic status and Job Satisfaction: The proportion of job satisfaction observed for earning among the plantation workers based on their economic status it

has been observed that for APL and BPL indicator has been 11 percent and 48 percent respectively, the difference was significant for pay satisfaction. As far as non-monetary benefit is concerned 14 percent and 62 percent were satisfied. Though the proportion of job satisfaction was found to be higher among BPL workers compared to the APL workers, the difference was not statistically significant.

8.3.9 Work condition and Job Satisfaction: The work condition of the coffee plantation workers was classified as busy and normal working conditions. The association between working conditions and job satisfaction with pay and non-monetary benefit has been examined. It implied that association was not significant for pay satisfaction level of the respondents. It also found that there was statistically significant association with working conditions and non-monetary benefits given by the employer.

8.4. Findings on level of financial capability

- It was noticed by the researcher that the majority of the respondents (71.50%) regularly doing banking transactions like deposit and withdrawals.
- The respondents have the knowledge of tracking their income and expenditure. 69.75% of the respondents track their income and spending and 17.50% of them do not tract their income and spending pattern as they find it has no use.
- They were aware of much institution where they can avail the loan to meet their family expenditure, to run plantation work and to invest money to generate some subsidiary income. 69.75% of the coffee labourers have taken loan from various sources like banks, planters and SHGs and some of them has availed loan from their relatives and friends.
- 59 percent of the defendants are not agreed with the statement that they spend more than income. Remaining percentage of respondents says that they spend more than their earnings.
- Very less percentage (25.50%) of the respondents have a habit of small portion of savings from their income. Majority of them argue that earnings are not sufficient to meet their expenditure so they do not save.

- The wage earners in coffee estates were worried much they owe to the owners and lenders. As their earning not meet the expenditure they finding difficult to pay the debt.
- The study revealed that they have not set aside any amount of earnings to meet their emergencies needs.
- Majority of the respondents says that they are not getting same amount of income every week. So, they find it difficult to pay their credit.
- 38 percent of the respondents not satisfied with the financial assistance given by the owner of the firm.
- Nearly 150 respondents not satisfied with the pay given to them, which not enough for them to look after their family expenditure.
- Most of the respondents (47%) not having any knowledge of financial programme introduced by the government.
- Around fifty percent of the respondents agree that their standard of living improved by working.
- 51.50 percent of the coffee labourers not satisfied with the nonmonetary benefits given by the owner or organisation.
- 100% of the respondents given opinion that they don't invest because they don't have any surplus income.
- Nearly ninety percent of the defendants not having any insurance coverage for their life.
- Around 65 percent of the respondents free to take financial decisions for their family and remaining of them don't have such opportunity.

8.5 Findings on problem or difficulties faced by the coffee labourers

The study revealed that the coffee labourers who employed in the company coffee estates are taken care of their children's education and given better working and living conditions to them. But these conditions are not enjoyed by the workers who employed in other coffee estates.

- Hardly 50% of them opinion that they are staying in line houses with no basic facilities.

- Out of 400 coffee labourers 198 labourers under the study are agreed with the statement that “there is no medical facility available at workplace”.
- More than 50% of the respondents say that they are not affected by the chemical or fertilizer spray used in the coffee estates.
- The major problem noticed in the study that the absence of trade union. In absence of this union the labourers are not able to communicate their problem to the owner or management. There may be no device of complaining or redress of awareness in their rights against the troubles faced by them.
- The intermediaries regularly take advantage of their helplessness via giving sure increase payments and compelled them into a sort of bondage. It is value at pointing that majority (say 50 percent or more) had paid their earning to the labour broker for getting employed in coffee estates.
- Majority of the labours feels that there is class difference between planters and labourers, which make them, scare to convey their opinion and problems to the owner.
- The study noticed that 59% of them facing problem of living environment during rainy season. They find very much difficulty to manage the condition of staying in line houses.

8.6 Findings on reason for wage discrimination

- The study noticed that 81 percent of the coffee labourers disagree that female workers are given with less pay compared to men for same kind of work. The field study observed that for sampling and coffee picking both male and female workers is paid with same wages based on output. So, no discrimination found when compared to same kind of work carried out by male and female.
- Majority 79.25% agreed that work done by male and female totally different except coffee plucking. And men are given particular kind of work which women cannot do.
- 61.75% of them disagree with the statement that men are paid more because they are efficient and stronger than women. Some exerting work like climbing trees and pruning trees in the Robusta plantations are preferably done by men and they are paid substantially to do this task.

- Majority of the coffee labourers knows that and agree also that wages is paid purely on type of work done and no discrimination is made among male and female coffee labourers.
- Permanent workers are paid with ₹ 345 per day for both male and female so no discrimination is noticed in the study. Temporary or contract workers are paid with different wages for various type of work. So their wages is different for male and female labourers.

8.7 Findings on reasons for migrating to Kodagu district

Some of the elements that are the main motives for migration from rural to city are unemployment, poverty, loss of agriculture, failure of agriculture, flawed hospital treatment, low degrees of schooling are observed inside the rural or villages. However better residing conditions, higher employment opportunities, higher sanitary and hygiene and consuming water, better wages are some of the motives for attraction toward the cities and also it may vary from one region to another region, and from one kingdom to another kingdom in the equal us of a relying at the demography of socio-monetary or cultural.

The present study examined that attractive climate, availability of jobs in coffee estates, demand for labour and freedom at workplace makes the respondents to migrate to Kodagu district.

- 41.75 percent of the coffee labourers agreed that they prefer to migrate to Kodagu district as they find demand for labourer is more in this study area.
- Hardly 40 percent agreed for the statement that migrant workers can easily find the jobs in coffee estates during peak season.
- The migrant workers those who work in the company estates are enjoying some benefits like medical facility and leave facility, but these workers are not enjoying the benefits which was given to the permanent workers like maternity leave, P.F, leave with pay etc.
- 26.25 percent opinion that better working conditions and low cost of living type in Kodagu district made them to migrate to Kodagu district.
- In most of the coffee planters allow the workers to take leave whenever necessary for them. So this freedom at workplace makes the workers to migrate the study area.

8.7 Findings based on hypotheses

8.8.1 Findings from Hypothesis 1:

To examine the effect of various socio-economic factors on financial capability Fishers exact test conducted. The research report found that majority of socio-economic variables mentioned in the study has significant impact on financial capability of the coffee plantation labourers. Hence the study reported socio-economic factors plays important role in determination of financial empowerment of coffee plantation workers. This finding is consistent with the result carried out by Abebayehu Chama Didana (2019) among agricultural labourers.

8.8.2 Findings from Hypothesis 2:

- 19.8% of the variation in living condition is explained by working hours and 8.4% by the medical facility available for them and only 8% of the variation in family income is explained by medical facility and 2% by the working hours.
- We can observe from Path analysis that there is significant impact of working hours on living condition and living condition on family income.
- From squared multiple correlation 26% of the variation in the living condition is explained by type of allowance, medical facility and working hours and overall impact of all the factors on family income is 19%.

8.8.3 Findings from Hypothesis 3:

- There is significant negative impact of gender on wage.
- But there is no impact of wage and gender on the economic status of the employees.
- As far as wage is considered males are paid with higher wage, which is mainly based on type of work carried out.

8.8.4 Findings from Hypothesis 4:

- From Path Analysis it is evident that there is significant impact of benefits and work condition on reason for Migration.
- There is no impact of number of working hours on migrants.
- From Squared multiple correlations it is evident that 89% of the variation in the factor Migration is explained by the factors benefits, working hours and

work condition. There is negative impact of work condition on migrants (15%) and there is positive impact of benefits on migrants (94%).

Table 13: Hypotheses results summary

Hypothesis	Independent factors	Dependent factors	Test	Results
1	Socio-economic factors	Financial empowerment	Fisher's exact test value	H_0 Rejected
2	Problems faced by the coffee labourers	Living condition and family income	SEM	Partially supported
3 (a)	Gender	wages	Independent t test	H_0 Rejected
(b)	Daily wages	Economic status	Logistic regression	H_0 Accepted
4	Working condition	Migration	SEM	Supported

9.0 RECOMMENDATION

Socio-economic circumstance of a person reflects the lifestyles quality of people. The existing study, taken into consideration the socio-economic situation of coffee plantation labourers. As a part of this have a look at, it analyses the social financial conditions and additionally the troubles of the workers of coffee plantations.

The findings of the study in reality endorse that the socio financial repute of coffee plantation human beings is not stable and considerably low. So an effective system is wanted for the improvement of the dwelling conditions of coffee estate workers. The look at revealed that majority of the employees isn't pleased with the compensation programs. It can lead to the workers leaving the plantation in look for a better opportunity. The coffee enterprises have exact possibilities as it has massive call for the countrywide and worldwide market. Attention has to consequently be given for the development of the coffee plantation. Development of coffee enterprise is crucial due to a wide variety of motives. The improvement of the coffee industry is strongly linked to the emancipation and empowerment. Thinking about the significance of flourishing coffee plantation in Kodagu district, the observation recommends following interventions with the aid of respective stakeholders.

9.1 To Coffee Board or Authority or Management or Owners

- The study suggests that maximum of the respondents are landless and that they live at the house supplied by using the control with surely one bed room. Therefore the control needs to offer precise sufficient and fine living condition to the employees.
- Housing facilities provided in the coffee plantations (line house) must consider the conditions and principles laid down by the respective State Government; the illness outline in the population and location and nature of the source of drinking water.
- The coffee plantation management must often repair and preserve the homes of labours due to the fact the examination determined that majority of the people live in the company homes and they are no longer maintained periodically.
- The study examined that there are no enough toilet and sanitary centres in the plantation region. This reasons health problems specifically to the women employees. So it is suggested that the business enterprise have to set up adequate latrine facilities inside the working location.
- The employees are affected by numerous forms of occupational challenges. Most of them do not get adequate number of working days due to health issues. This has caused absence of employees from work which might have an effect on the productivity of the plantation. As a result, the management ought to make certain well equipped fitness centres for espresso plantation personnel.
- To encourage the plantation workers to save a part of their earnings, the organization must introduce certain saving polices with the help of local banks. The company can think about starting chit fund for workers.
- Maximum of the employees are not able to save cash for their future. Due to their lower earnings, even after the retirement, most of the workers continue to live in the same line-house. They don't have any different alternatives for housing and different centres. Therefore the organization, trade unions and the government need to devise some arrangements for the protection of the retired labours.

- Organisations active participation of the community for the promotion of health and welfare facilities must be encouraged.

9.2 To the Government

- Lower wages is the most important trouble of coffee plantation workers. The personnel inside the plantation zone are paid lower and insufficient wages. In such a condition the hike of fee of essential commodities pushes the workers to hardships and that they find it difficult to make both ends meet. Government has to intrude and take measures at the best interest of plantation labourers.
- The research discovered that the clinical and fitness facilities inside the coffee plantations aren't high-good quality. It is the obligation of the government to make sure whether or not the groups avail all the provisions of the Plantation Labour Act 1951 associated with the health facilities. For this government medical experts need to periodically visit the plantations.
- The Government should take initiate to educate the plantation workers regarding establishment of trade union and to participate in various government scheme which very helpful to these workers to empower themselves.
- There should be regular investigation arranged by the Government and the concerned departments to view the policies and programmes executed for enrich and improvement of the plantation workers.

10.0 AREAS FOR FUTURE RESEARCH

- The comparative socio economic study of permanent and temporary workers in the coffee plantations can be done.
- A study can be carried out to measure the socio and economic implications of health issues faced by the coffee workers in Kodagu district using structural equation model.
- This study can be further upgraded if it is done at other regional and national level by comparing various demographic, socio economic factors on financial empowerment, problems faced by the workers, reasons for wage

discrimination and reasons for migration of workers by changing sampling to other categories.

- Further researchers can also include other determinants of socio economic factors which influence financial empowerment of workers that were not included in this study since current study analyzed fifteen factors in the same area or at some other region.

11.0 CONCLUSION

The Socio-economic study is basically concerned with the observation and analysis of the social and financial condition of the society which is undertaken to study. The success of an employer or the company is determined by the social security and the financial stability of the employees. Hence, ensuring social and economic empowerment of the employees by providing them with a substantial salary for their work, better training, conducting labour welfare activities, and awareness of labour legal guidelines, are the major responsibilities of an organisation.

As a part of the existing examine, the researcher examined the socio-economic circumstance of coffee plantation people in Kodagu district of Karnataka. This examine considered numerous socio economic indicators along with gender, schooling, saving dependency, living circumstance compensation system, house circumstance, operating circumstance, function of government and coffee board functioning effects of change union and labour legislation. The study revealed that coffee plantation workers are deprived of substantial and truthful wages for their work. This makes the life of the personnel most vulnerable because they may be unable to fulfill their day after day costs with their meager profits and also shows that most of them are not able to save money for future life.

Most of the labourers are observed to be landless and maximum of them stay at the houses furnished by using the management with one bed room, when the living situation of coffee plantation workers have been analysed, maximum of the personnel are not satisfied with the health facilities to be had within the coffee plantations. The observation also found that maximum of the personnel are unaware about the labour laws current within the coffee plantations and it may cause exploitation of the employees. In quick, as in step with the findings of the have a look at, maximum of the indicators of socio economic situation of the coffee plantation workers are far

from nice inside the coffee plantation. So there may be a need for collective and concerted motion from the side of coffee plantation control, alternate unions, authorities and coffee board for the social and monetary development of the personnel and additionally for the sustenance and in addition growth of the industry.

Finally, the study revealed that the coffee labourers who are employed in the company coffee estates are given better working and living conditions and their children get certain financial help to pursue their education. In conclusion as per Kuppuswamy's scale score of the respondent's ranges from 5 to 10, it signifies the coffee labours fall into the upper-lower group of the economic class.

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